

# The Handbook for Business, the Bible

## # 19: Develop Your Business First

From the wisdom of Solomon, *"develop your business first before building your house"* Prov 24:27

KJV: *"Prepare your outside work, make it fit for yourself in the field; and afterward build your house"*

Here he provides the order of investing for Christians to build wealth - first, a business; second, a home; I believe he infers, both to be debt-free - of course, the kingdom is always pre-eminent.

As Christians, we need to be very alert to this 'wealth hierarchy' and using business money to invest in money-making riches schemes is a bad idea, if you're business isn't firing or is in debt.

**We need to compare some characteristics of wealth & riches:**

- 1: Wealth is created when God's soil (resources) & man's toil are combined (e.g., a business)
- 2: Riches is all about gain without toil, something-for-nothing; unearned income; speculation
- 3: Wealth is always tangible - so, if you can't touch it, it's not wealth
- 4: A riches asset is a claim to a wealth asset, usually stored as binary code or a piece paper
- 5: If your asset is mortgaged, you don't own it, the lender does
- 6: You always have control of a wealth asset but never a riches asset
- 7: Riches can crash to zero value; wealth always has value.

Jesus warned about *"the deceitfulness of riches"* and all I can say is, if you haven't been deceived by riches yet, you will be! Just wait till interest rates start rising & the asset-price bubbles end.

**Why then do so many people, including Christians, get sucked into riches-based schemes?**

For business owners, maybe the enjoyment & challenge is gone, it's just hard work! So, instead of fixing the business, they chase returns & excitement elsewhere (years ago it was Amway).

Unfortunately, for some it's the love of money coupled with a lack of trust in God & His Word.

Many have been enticed into **Ponzi schemes** easily identifiable by the 5%+ per month on offer; or they promote 'innovative financial products' or 'offshore...' (if so, run).

**Crypto currencies** have become a go-to asset for speculators in recent times. Be warned, this is not investing but pure speculation and is no place for Christians as any gains are unearned.

Jesus is hardly going to say, *"well done, good and faithful servant, you creamed the Bitcoin market"*

Your \$\$ should be used to develop your business first & foremost so it can support you, your family & your staff; then create cash surpluses to pay off your debts.

If your business is underperforming, the question is, WHY? And what needs to be done to get it back-on-track...or maybe get you back-on-track first? **Start by listening to 105.1 Monday's 8:15 am**

Developing a great business and being debt-free is surely better than getting caught-up in riches.

**Here's an idea for when the business is firing & you are debt-free with cash to invest:**

Consider supporting other Christian business owners who may be struggling, in need of capital or mentoring, thus modelling the Acts church where all needs were met from within the group.

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